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**From:** Robert Todd [mailto:rtodd@fnbstratton.com]  
**Sent:** Friday, June 02, 2006 1:28 PM  
**To:** ChangeInControl  
**Subject:** Home Depot ILC

Dear FDIC:

We strongly oppose Home Depot's change-in-control filing for acquisition of EnerBank. We believe that this is an inappropriate, mixing of banking and commerce, places banks at a disadvantage in the competitive marketplace and will most likely have a negative effect on the consumer due to the captive nature of their contractor by their supplier.

Additionally this brings unwarranted risks to the FDIC and the commercial banks. We've already had to pay for the S & L bailout are not wanting to see a repeat of this when Home Depot makes a mess of the lending and further complicates the fraud issues by entering a new market that is directly tied to the Congress's focus on the immigration issues. I would request a denial of this application at this time. There are plenty of banks to do the lending that have long lending histories, great experienced staffs and an understanding of the risks of the financial sector at this time.

To bring another player into this scene at this time is not wise, let alone mixing the commerce and banking, thereby lessening the bright line between the two and allowing for others to follow, further reducing your ability to control and regulate the financial sector thus bringing more risk to the future economic picture.

I must respectfully request this change of control be denied.

Bank of Stratton

Robert Todd  
President  
The First National

Stratton, Colorado